Case 23-70038-JAD Doc 25 Filed 03/08/23 Entered 03/09/23 00:26:06 Desc Imaged Certificate of Notice Page 1 of 5

Information to identify the case:						
Debtor 1:	Nancy A Cicero	Social Security number or ITIN: XXX	x-xx-3781			
	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:	-			
United States Bank	kruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	2/4/23		
Case number:	23-70038-JAD					

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Nancy A Cicero	
2.	All other names used in the last 8 years	aka Nancy Brunnet	
3.	Address	817 Conemaugh Avenue Portage, PA 15946	
4.		Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412–235–1721
	<b>Debtor's attorney</b> Name and address		Email: ecf@westernpabankruptcy.com
5.	Bankruptcy trustee	Ronda J. Winnecour	Contact phone 412–471–5566
	Name and address	Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
			Contact phone 412–644–2700
			Date: 3/6/23

For more information, see page 2

Debtor Nancy A Cicero Case number 23–70038–JAD

#### 7. Meeting of creditors Location: remotely by the Trustee via Zoom, how to Debtors must attend the meeting to April 21, 2023 at 09:00 AM participate:goto www.ch13pitt.com, be questioned under oath. In a joint meetings@chapter13trusteewdpa.com case, both spouses must attend. The meeting may be continued or adjourned to a later date. If Creditors may attend, but are not so, the date will be on the court docket. required to do so. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 6/20/23 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 4/17/23 (except governmental units): Filing deadline: 8/3/23 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing\_proof\_claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 9. Filing of plan, objections 13 trustee and will be held immediately following the meeting of creditors on: 4/21/23 at 09:00 AM , Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com and hearing Creditors have the duty to promptly review all plans and present any objections in a timely manner. **Objections** to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors. Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any 10. Creditors with a foreign address questions about your rights in this case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law 12. Exempt property does not authorize an exemption that debtors claimed, you may file an objection by the deadline. Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan 13. Discharge of debts are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

Official Form 309I

## Case 23-70038-JAD Doc 25 Filed 03/08/23 Entered 03/09/23 00:26:06 Desc Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 23-70038-JAD
Nancy A Cicero Chapter 13

Debtor

**CERTIFICATE OF NOTICE** 

District/off: 0315-7 User: auto Page 1 of 3
Date Rcvd: Mar 06, 2023 Form ID: 309iPGH Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2023:

Recip ID Recipient Name and Address

db + Nancy A Cicero, 817 Conemaugh Avenue, Portage, PA 15946-1726

aty + Jeffrey Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753 15577064 + Weltman Weinberg & Reis, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842 15577065 Weltman Weinberg & Reis, 905 Keynote Circle, Brooklyn Heights, OH 44131

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: ecf@westernpabankruptcy.com	Date/Time	Recipient Name and Address
aty	Email rext. cere westernpublikruptey.com	Mar 06 2023 23:50:00	Lawrence W. Willis, Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Mar 06 2023 23:50:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Mar 07 2023 04:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us		
g	Zimil Tom 1015 ( eStelle 11eSt estmophilis	Mar 06 2023 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV		
		Mar 07 2023 04:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us		
C		Mar 06 2023 23:50:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov		
		Mar 06 2023 23:50:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM		
		Mar 07 2023 04:47:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 06 2023 23:50:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15577050	+ EDI: CITICORP.COM	Mar 07 2023 04:47:00	CITIBANK, 701 E 60TH ST N, Sioux Falls, SD
15555010	EDY GUDENIA ONE GOV		57104-0432
15577049	+ EDI: CAPITALONE.COM	Mar 07 2023 04:47:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15575439	EDI: Q3G.COM		

Doc 25 Filed 03/08/23 Entered 03/09/23 00:26:06 Desc Imaged Case 23-70038-JAD Certificate of Notice Page 4 of 5

Page 2 of 3

User: auto

Form ID: 309iPGH Total Noticed: 32 Date Rcvd: Mar 06, 2023 Mar 07 2023 04:47:00 Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280 15577051 + EDI: WFNNB.COM Mar 07 2023 04:47:00 Comenity Bank, P.O. Box 659728, San Antonio, TX 78265-9728 15568761 EDI: CITICORP.COM Mar 07 2023 04:47:00 Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040 15568759 + Email/Text: PBNCNotifications@peritusservices.com Kohls/Capital One, Attn: Credit Administrator, Po Mar 06 2023 23:50:00 Box 3043, Milwaukee, WI 53201-3043 Email/Text: camanagement@mtb.com 15568760 Mar 06 2023 23:50:00 M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240 15568762 + Email/Text: bankruptcvdpt@mcmcg.com Mar 06 2023 23:50:00 Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069 EDI: PRA.COM 15568763 Mar 07 2023 04:47:00 Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502 15572162 Email/PDF: resurgentbknotifications@resurgent.com Pinnacle Credit Services, LLC, Resurgent Capital Mar 06 2023 23:59:51 Services, PO Box 10587, Greenville, SC 29603-0587 15571220 EDI: Q3G.COM Quantum3 Group LLC as agent for, Credit Corp Mar 07 2023 04:47:00 Solutions Inc, PO Box 788, Kirkland, WA 98083-0788 15577058 + EDI: RMSC.COM SYNCB, C/O P O BOX 965015, Orlando, FL Mar 07 2023 04:47:00 32896-0001 15568764 EDI: NAVIENTFKASMSERV.COM Mar 07 2023 04:47:00 Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500 + EDI: RMSC.COM 15568815 Mar 07 2023 04:47:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 15568765 EDI: RMSC.COM Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 Mar 07 2023 04:47:00 15568766 + EDI: RMSC.COM Synchrony/HSN, Attn: Bankruptcy, Po Box Mar 07 2023 04:47:00 965060, Orlando, FL 32896-5060 EDI: WTRRNBANK.COM 15568767 Target Nb, C/O Financial & Retail Services, Mar 07 2023 04:47:00 Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475 15568768 Email/Text: bankruptcies@uplift.com Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Mar 06 2023 23:50:00 Sunnyvale, CA 94085 15572008 + EDI: WFFC2 Wells Fargo Bank N.A., d/b/a Wells Fargo Auto,

TOTAL: 31

15568769

15577064

15577066

District/off: 0315-7

### BYPASSED RECIPIENTS

Mar 07 2023 04:47:00

Mar 07 2023 04:47:00

Mar 06 2023 23:50:00

Mar 06 2023 23:50:00

PO Box 130000, Raleigh NC 27605-1000

2500, Pittsburgh, PA 15219-1842

27607-5066

Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC

Weltman Weinberg & Reis, 436 7th Avenue, Suite

Weltman Wienberg & Reis, 323 W. Lakeside Drive, Suite 200, Cleveland, OH 44113-1009

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

+ EDI: WFFC2

+ Email/Text: pitbk@weltman.com

+ Email/Text: BKRMailOps@weltman.com

# Case 23-70038-JAD Doc 25 Filed 03/08/23 Entered 03/09/23 00:26:06 Desc Imaged Certificate of Notice Page 5 of 5

District/off: 0315-7	User: auto	Page 3 of 3
Date Rcvd: Mar 06, 2023	Form ID: 309iPGH	Total Noticed: 32
15577054 *P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 6 Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040	3368-2239, address filed with court:,
15577052 *+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043	
15577053 *P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHEI court:, M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240	RST NY 14228-2307, address filed with
15577055 *+	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, Ca	A 92193-9069
15577056 *P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541- Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk	
15577057 *+	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500	
15577059 *+	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060	
15577060 *+	Synchrony/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060	
15577061 *+	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN	55440-9475
15577062 *P++	UPLIFT INC, 5301 KIETZKE LN STE 200, RENO NV 89511-2083, address filed with co N Wolfe Rd, Sunnyvale, CA 94085	ourt:, Uplift, Inc., Attn: Bankruptcy, 440
15577063 *+	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC	27607-5066

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2023 Signature: /s/Gustava Winters

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2023 at the address(es) listed below:

Name Email Address

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Lawrence W. Willis

 $on \ behalf \ of \ Debtor \ Nancy \ A \ Cicero \ ecf@westernpabankruptcy.com \ urfreshstrt@gmail.com; willish 8866@notify.bestcase.com \ and \ an open support of the property of the proper$ 

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter 13 trusteewd pa.com

TOTAL: 4